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March 25, 2025
via efilng

Adam Teitzman, Commission Clerk
Office of Commission Clerk
Florida Public Service Commission
2540 Shumard Oak Blvd.
Tallahassee, FL 32399-0850

RE: Docket No. 20240108-WS; Application for increase in wastewater rates in Monroe County
by K W Resort Utilities Corp.

Dear Mr. Teitzman:

The following are the responses of K W Resort Utilities Corp. ("Utility") to the Staff Audit dated March 17, 2025, Audit Control No. 2025-015-1-1:

Finding 1: Working Capital

The Audit proposes to remove \$336,159 from Working Capital for two interest-bearing accounts. The first adjustment is to remove the amount from Cash based on the prior Commission Order. Commission Order No. PSC-2018-0446-FOF-SU, issued September 4, 2018, removed the interest-bearing account "131110 BB&T Customer Escrow Account" from Cash in working capital for this Utility. The Account suggested to be removed in this Audit is not a Customer Escrow Account and is not the same account from the prior audit. Account "1315000 Business Truist MRS" is a working capital account that had an ending balance of \$336,159 with a thirteen-month average of \$439,639. Account "1315000 Business Truist MRS" is used to fund the Utility operations.

Account "1311100 BB&T Customer Escrow Account" was the customer deposit account referenced in Commission Order No. PSC-2018-0446-FOF-SU, issued September 4, 2018. This account is closed now, but was open during the test year as the Utility had to wait several years to close because of outstanding checks to be cashed. This account had only \$18,026.85 in it during the entire test year and the balance never changed. All customer deposits and refunds have been deposited and checks written from the operating account since the last rate case.

Copies of the end of test year account statements are enclosed which clearly shows that they are different accounts and the prior Commission Order had nothing to do with Account “1315000 Business Truist MRS”.

Finding 5: Operating Revenue.

The Audit proposes to increase test year revenues by \$7,327.03 believing that the Utility did not charge the base facility charge to several residential customers.

Residential base facility charges are billed in advance and the usage charges are billed in arrears. Due to the transient nature of the customer base, with tenants frequently moving in and out, one customer may be responsible for the base facility charge while another is billed for the usage at the same address—resulting in two separate bills for a single meter. To identify the 141 accounts deemed “unbilled” base facility charges, the Audit simply summed the total for the rate code labeled “Residential Usage Only” for the test year. However, this approach overlooked the fact that the base facility charge was accounted for under a different rate code for the same meter.

The Utility balanced the Billing Summary in the MFRs with its billing reports provided to the auditors, reconciling to within one bill of the 22,117 total test year bills. If the Audit’s claim were accurate, the Utility’s reconciliation would have been off by 142 bills—not just one. The \$7,327.03 in base facility charges was properly charged to the customers in accordance with the Tariff. The Audit finding is effectively charging 2 base facility charges for a single meter and if the Utility were to do this the Utility would be in violation of its Tariff.

The Operating Revenue should not be increased by \$7,327.03 for the test year.

Finding 6: Accumulated Depreciation & Depreciation Expense.

The Audit proposes to increase accumulated depreciation for Accounts 391.7 and 395.7 by a total of \$36,399, and to decrease depreciation expense for those same accounts by a total of \$18,854 to reflect the effect of salvage value on depreciation.

The longstanding Commission interpretation of the salvage value on depreciation Rule for water and wastewater utilities has been to exclude the use of adjustment to depreciation lives for salvage although it appears in the Commission Rule. The exclusion of salvage components has been consistently applied by the Commission and, should a change in practice or interpretation be determined, the change would amount to a change in accounting and should only be applied prospectively.

The consistent acceptance by the Commission of the exclusion of salvage adjustments in every previous K W Resort Utilities Corp. rate case, including the last two that went to a formal hearing,¹

¹ And in just about every other water and wastewater utility rate case for the past two decades.

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is tantamount to the granting of a waiver to the Rule. Prior notice should be given to utilities if the Commission intends to change this longstanding interpretation of the Rule which would allow utilities to request exceptions or waivers if appropriate.

The Rule states, “Average service life depreciation rates based on guideline lives and salvages shall be used in any Commission proceeding in which depreciation rates are addressed, except for those utilities using depreciation rates in accordance with the requirements listed in subsections (6) and (7) of this rule. A utility shall also implement the applicable guideline rates for any new plant to be placed in service”, where the underlined section pertains to requests for waivers.

It is the Utility’s opinion that the historic acceptance of the lives without salvage is tantamount to granting an exception or waiver, and if that exception or waiver is to be withheld, the Utility should be allowed an opportunity to request the re-instatement of the exception or a waiver.

It is the Utility’s opinion that the salvage adjustments included in the Rule are outdated and should be revised. Since this portion of the Rule has not been implemented, there has not been a focused effort to review the appropriateness of the salvage rates. For example, a 10% salvage for communication equipment is unreasonable, as communication equipment is replaced when it is obsolete, so the replaced equipment has no value and there is not a market for it.

Should you or Staff have any questions regarding this response please do not hesitate to contact me.

Very truly yours,

/s/ Martin S. Friedman

Martin Friedman

MSF:

Cc: Suzanne Brownless, Esquire (via email)

Matt Sibley (via email)



889-01-01-20 20870 35 C 001 24 S 66 002
K W RESORT UTILITIES CORPORATION
6630 FRONT ST
KEY WEST FL 33040-6050

Your consolidated statement

For 07/31/2024

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

Summary of your accounts

ACCOUNT NAME	ACCOUNT NUMBER	BALANCE(\$)	DETAILS ON
COMMERCIAL SUITE CHECKING	[REDACTED] 361	450,157.61	page 1
BUSINESS MANAGED MRS	[REDACTED] 679	337,226.53	page 5
Total checking and money market savings accounts		\$787,384.14	



Checking and money market savings accounts

■ COMMERCIAL SUITE CHECKING [REDACTED] 361

Account summary

Your previous balance as of 06/28/2024	\$443,142.07
Checks	- 54,551.21
Other withdrawals, debits and service charges	- 275,962.81
Deposits, credits and interest	+ 337,529.56
Your new balance as of 07/31/2024	= \$450,157.61

Checks

DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)	DATE	CHECK #	AMOUNT(\$)
07/01	13094	159.80	07/03	13144	1,343.75	07/18	13158	1,883.40
07/08	* 13118	10,895.26	07/03	13145	2,308.50	07/12	* 13160	2,000.00
07/01	* 13129	67.27	07/12	* 13147	1,854.58	07/22	13161	3,000.00
07/01	* 13131	79.50	07/22	13148	1,854.58	07/17	13162	360.00
07/01	* 13134	250.66	07/16	13149	2,460.49	07/17	13163	2,481.25
07/01	13135	204.98	07/15	13150	322.50	07/17	13164	105.00
07/09	13136	241.72	07/26	13151	237.77	07/17	* 13166	1,642.85
07/02	13137	148.24	07/19	13152	126.24	07/22	13167	161.25
07/03	* 13139	173.69	07/17	* 13154	1,620.00	07/25	* 13169	328.00
07/01	* 13141	161.25	07/18	13155	288.29	07/26	* 13171	2,000.00
07/03	13142	1,511.81	07/12	13156	9,283.25	07/26	* 13178	1,854.58
07/11	13143	65.75	07/22	13157	3,075.00			

* indicates a skip in sequential check numbers above this item

Total checks = \$54,551.21

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/01	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.19

continued

■ COMMERCIAL SUITE CHECKING [REDACTED] 361 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/01	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/01	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	10.89
07/01	ACH CORP DEBIT REJECT FEE PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	15.00
07/01	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	20.25
07/01	ACH CORP DEBIT REJECT FEE PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	45.00
07/01	ACH CORP DEBIT REJECTS PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT REJ:261643	315.43
07/01	Payment ATT PAYE Kaitlin Bianchi	430.48
07/01	ACH SETTLEMENT	53,628.45
07/02	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.15
07/02	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.26
07/02	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/02	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/02	ACH CORP DEBIT MONTH END PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	10.00
07/03	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.08
07/03	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.13
07/03	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.14
07/03	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/03	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/03	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/03	ACH CORP DEBIT INVOICE PAYCHEX EIB KW RESORT UTILITIES CO CUSTOMER ID X07983000001730	64,158.50
07/03	ACH SETTLEMENT	4,054.00
07/05	Payment ATT PAYK KW Resort Utilites Cor	536.72
07/08	ACH CORP DEBIT INVOICE CL INVOICE CLOUD KW RESORT UTILITIES COCUSTOMER ID B4H04F0438800	164.50
07/08	810215535 COMCAST 8495600 6766 KW *UTILITIES	293.67
07/09	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.03
07/09	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/10	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.07
07/10	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/10	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.69
07/10	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	14.40
07/10	RETURN DEPOSIT ITEM 99003537	100.00
07/11	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.10
07/11	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/11	ACH CORP DEBIT REJECT FEE PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	15.00
07/11	ACH CORP DEBIT REJECTS PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT REJ:261643	199.62
07/11	ACH CORP DEBIT 2689755895 USPS1000070852 K W RESORT UTILITIES CUSTOMER ID 2SVB3X8I2HQCSXS	571.87
07/12	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.08
07/12	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.26
07/12	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/12	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.70
07/15	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.08
07/15	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.14
07/15	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/15	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/15	ACH SETTLEMENT	17,245.62
07/16	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.31
07/16	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/17	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.20
07/17	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.58
07/17	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.66
07/17	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/17	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	3.15
07/17	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	3.60
07/17	INTERNET PAYMENT INTERNET WASTE MANAGEMENT 043000094682032	200.72
07/17	BROKERAGE RAYMOND JAMES & 0024 KW Resort Utilities Co	3,935.36
07/18	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.03
07/18	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	41.71
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888429	76.92

continued



■ COMMERCIAL SUITE CHECKING [REDACTED] 861 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888429	86.92
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	105.18
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888429	116.93
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	126.06
07/18	INTERNET PAYMENT MSInvoice DS WATERS OF AME 11222076	194.85
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888429	216.78
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	409.37
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888429	443.72
07/18	ACH CORP DEBIT FLEET DEBI WEX INC KW RESORT UTILITIES COCUSTOMER ID 9100006527250	836.83
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	7,611.88
07/18	INTERNET PAYMENT UTIL-PMNTS KEYS-ENERGY-SERV 7888428	12,516.58
07/18	ACH CORP DEBIT INVOICE PAYCHEX EIB KW RESORT UTILITIES CO CUSTOMER ID X08162000000719	64,039.35
07/19	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.35
07/19	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/22	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.26
07/22	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/22	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.18
07/22	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.70
07/22	ACH CORP DEBIT UTILITY FLORIDA KEYS AUT KEY WEST RESORT UTILIT CUSTOMER ID 8670954	172.36
07/22	RECURRING INTERNET PAYMENT PAYMENTS FIRST CITIZENS 9295677	192.43
07/22	INTERNET PAYMENT INSURANCE CITIZENS PREM 8962158	9,862.00
07/22	ACH SETTLEMENT	1,642.85
07/22	ACH CORP DEBIT COMM LOANS TRUIST 9661013327/0000000010 CUSTOMER ID 1020000286182	21,316.59
07/22	SERVICE CHARGES - PRIOR PERIOD	119.24
07/23	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.34
07/23	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.70
07/23	RETURN DEPOSIT ITEM 99001187	500.00
07/24	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.03
07/24	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.09
07/24	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.22
07/24	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/24	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/24	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.80
07/24	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	3.15
07/24	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	3.20
07/25	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.03
07/25	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/25	ACH CORP DEBIT 2698191506 USPS1000070852 K W RESORT UTILITIES CUSTOMER ID 2SXV0D3ONON8376	350.00
07/26	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.29
07/26	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.66
07/26	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	3.15
07/26	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	37.80
07/26	ACH CORP DEBIT 2698937132 USPS1000070852 K W RESORT UTILITIES CUSTOMER ID 2SY1KR6ZKE74JX0	4.80
07/26	ACH CORP DEBIT SALE T & E WELDING KW RESORT UTILITIES CO CUSTOMER ID	300.00
07/29	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.11
07/29	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.14
07/29	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/29	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	1.35
07/29	INTERNET PAYMENT PAYMENT CITI CARD ONLINE 421437438092316	7,428.62
07/30	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.02
07/30	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/30	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	2.22
07/30	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	5.40
07/30	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	44.23
07/30	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	348.75

continued

■ COMMERCIAL SUITE CHECKING [REDACTED] 61 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/30	ACH CORP DEBIT 2700855898 USPS1000070852 K W RESORT UTILITIESCUSTOMER ID 2SYRTN6N8VKVJ0C	2.40
07/31	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.03
07/31	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.13
07/31	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/31	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.45
07/31	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	0.90
07/31	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	4.61
07/31	ACH CORP DEBIT DISC FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	11.16
07/31	ACH CORP DEBIT REJECT FEE PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	15.00
07/31	ACH CORP DEBIT REJECT FEE PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	15.00
07/31	ACH CORP DEBIT TRX FEES PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT FEE:261643	21.60
07/31	ACH CORP DEBIT REJECTS PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT REJ:261643	102.24
07/31	ACH CORP DEBIT REJECTS PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT REJ:261643	178.81
07/31	Payment ATT PAYK Kaitlin Bianchi	430.48
Total other withdrawals, debits and service charges		= \$275,962.81

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/01	SETTLEMENT AMERICAN EXPRESS KW RESORT UT6588611327 CUSTOMER ID 6588611327	270.03
07/01	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	472.06
07/01	REMOTE DEPOSIT	797.95
07/01	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	7,099.82
07/02	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	367.99
07/02	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	376.41
07/02	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	650.50
07/03	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	109.68
07/03	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	199.18
07/03	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	303.24
07/03	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	328.96
07/03	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	338.49
07/03	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	428.14
07/08	SETTLEMENT AMERICAN EXPRESS KW RESORT UT6588611327 CUSTOMER ID 6588611327	213.07
07/08	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	437.59
07/08	REMOTE DEPOSIT	29,219.04
07/09	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	75.20
07/10	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	91.25
07/10	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	182.71
07/10	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	1,156.31
07/10	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	4,224.16
07/11	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	77.68
07/11	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	244.40
07/12	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	206.27
07/12	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	467.86
07/12	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	639.62
07/12	REMOTE DEPOSIT	5,806.45
07/15	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	199.75
07/15	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	265.62
07/15	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	354.67
07/16	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	374.30
07/16	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	773.29
07/17	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	69.36
07/17	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	84.04
07/17	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	326.08
07/17	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	503.49
07/17	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	1,460.62
07/17	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	1,656.59
07/18	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	62.61
07/18	SETTLEMENT AMERICAN EXPRESS KW RESORT UT6588611327 CUSTOMER ID 6588611327	83.23

continued



■ COMMERCIAL SUITE CHECKING [REDACTED] 361 (continued)

DATE	DESCRIPTION	AMOUNT(\$)
07/18	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	848.55
07/18	DEBIT REVERSAL AES 13166	1,642.85
07/18	REMOTE DEPOSIT	1,771.08
07/18	REMOTE DEPOSIT	1,936.76
07/18	REMOTE DEPOSIT	4,110.89
07/18	REMOTE DEPOSIT	16,990.03
07/19	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	332.81
07/19	DEPOSIT	409.00
07/19	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	875.91
07/22	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	311.79
07/22	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	648.17
07/22	REMOTE DEPOSIT	1,834.43
07/22	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	5,458.57
07/22	REMOTE DEPOSIT	42,310.21
07/23	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	61.05
07/23	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	859.59
07/23	REMOTE DEPOSIT	3,042.46
07/24	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	64.95
07/24	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	216.74
07/24	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	246.64
07/24	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	433.76
07/24	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	553.74
07/24	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	8,015.09
07/25	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	78.68
07/25	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	478.95
07/25	REMOTE DEPOSIT	2,094.83
07/26	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	401.87
07/26	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	731.81
07/26	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	6,658.36
07/29	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	282.54
07/29	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	349.16
07/29	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	663.88
07/29	SETTLEMENT AMERICAN EXPRESS KW RESORT UT6588611327 CUSTOMER ID 6588611327 6588611327	1,529.21
07/30	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	55.98
07/30	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	5,543.25
07/30	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	7,152.96
07/30	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	110,589.79
07/31	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	82.17
07/31	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	87.13
07/31	TRANSFER PAYMENTECH 125 KW Resort Utilitie CUSTOMER ID Invoi00047899794789979	182.74
07/31	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	320.19
07/31	REMOTE DEPOSIT	6,862.42
07/31	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	11,504.14
07/31	REPAYMENT PAYA KEY WEST RESORT UTILIT CUSTOMER ID EFT DIS:261643	27,906.72
Total deposits, credits and interest		= \$337,529.56

■ BUSINESS MANAGED MRS [REDACTED] 679

Account summary

Your previous balance as of 06/30/2024	\$336,158.67
Checks	- 0.00
Other withdrawals, debits and service charges	- 50.00
Deposits, credits and interest	+ 1,117.86
Your new balance as of 07/31/2024	= \$337,226.53

Interest summary

Interest paid this statement period	\$1,117.86
2024 interest paid year-to-date	\$8,368.40
Interest rate	3.92%
Annual percentage yield (APY) earned	3.99%

Other withdrawals, debits and service charges

DATE	DESCRIPTION	AMOUNT(\$)
07/22	SERVICE CHARGES - PRIOR PERIOD	50.00
Total other withdrawals, debits and service charges		= \$50.00

Deposits, credits and interest

DATE	DESCRIPTION	AMOUNT(\$)
07/31	INTEREST PAYMENT	1,117.86
Total deposits, credits and interest		= \$1,117.86



Questions, comments or errors?

For general questions/comments or to report errors about your statement or account, please call us at 1-844-4TRUIST (1-844-487-8478) 24 hours a day, 7 days a week. Truist Contact Center teammates are available to assist you from 8am 8pm EST Monday-Friday and 8am 5pm EST on Saturday. You may also contact your local Truist branch. To locate a Truist branch in your area, please visit [Truist.com](https://www.truist.com).

Electronic fund transfers (For Consumer Accounts Only. Commercial Accounts refer to the Commercial Bank Services Agreement.)

Services such as Bill Payments and Zelle® are subject to the terms and conditions governing those services, which may not provide an error resolution process in all cases. Please refer to the terms and conditions for those services.

In case of errors or questions about your electronic fund transfers, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt, IMMEDIATELY call 1-844-487-8478 or write to:

Fraud Management
P.O. Box 1014
Charlotte, NC 28201

Tell us as soon as you can, if you think your statement or receipt is wrong, or if you need more information about a transfer listed on the statement or receipt. We must hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- Tell us your name and deposit account number (if any)
- Describe the error or transfer you are unsure of, and explain as clearly as you can why you believe it is an error or why you need more information
- Tell us the dollar amount of the suspected error

If you tell us orally, we may require that you also send us your complaint or question in writing within ten (10) business days. We will tell you the results of our investigation within ten (10) business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or questions for ATM transactions made within the United States and up to ninety (90) days for new accounts, foreign initiated transactions and point-of-sale transactions. If we decide to do this, we will re-credit your account within ten (10) business days for the amount you think is in error, minus a maximum of \$50. If we ask you to put your complaint in writing, and we do not receive it within ten (10) business days, we may not re-credit your account and you will not have use of the money during the time it takes us to complete our investigation.

Tell us AT ONCE if you believe your access device has been lost or stolen, or someone may have electronically transferred money from your account without your permission, or someone has used information from a check to conduct an unauthorized electronic fund transfer. If you tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, you can lose no more than \$50 if someone makes electronic transfers without your permission.

If you do NOT tell us within two (2) business days after you learn of the loss or theft of your access device or the unauthorized transaction, and we can prove we could

have stopped someone from making electronic transfers without your permission if you had told us, you could lose as much as \$500. Also, if your periodic statement shows transfers you did not make, tell us at once. If you do not tell us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after sixty (60) days if we can prove we could have stopped someone from taking the money if you had told us in time.

Important information about your Truist Ready Now Credit Line Account

Once advances are made from your Truist Ready Now Credit Line Account, an INTEREST CHARGE will automatically be imposed on the account's outstanding "Average daily balance." The INTEREST CHARGE is calculated by applying the "Daily periodic rate" to the "Average daily balance" of your account (including current transactions) and multiplying this figure by the number of days in the billing cycle. To get the "Average daily balance," we take the beginning account balance each day, add any new advances or debits, and subtract any payments or credits and the last unpaid INTEREST CHARGE. This gives us the daily balance. Then we add all of the daily balances for the billing cycle and divide the total by the number of days in the billing cycle. This gives us the "Average daily balance."

Billing Rights Summary

In case of errors or questions about your Truist Ready Now Credit Line statement

If you think your statement is incorrect, or if you need more information about a Truist Ready Now Credit Line transaction on your statement, please call 1-844-4TRUIST or visit your local Truist branch. To dispute a payment, please write to us on a separate sheet of paper at the following address:

Card and Direct to Consumer Lending
PO Box 200
Wilson NC 27894-0200

We must hear from you no later than sixty (60) days after we sent you the FIRST statement on which the error or problem appeared. You may telephone us, but doing so will not preserve your rights. In your letter, please provide the following information:

- Your name and account number
- Describe the error or transfer you are unsure about, and explain in detail why you believe this is an error or why you need more information
- The dollar amount of the suspected error

During our investigation process, you are not responsible for paying any amount in question; you are, however, obligated to pay the items on your statement that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount in question.

Mail-in deposits

If you wish to mail a deposit, please send a deposit ticket and check to your local Truist branch. Visit [Truist.com](https://www.truist.com) to locate the Truist branch closest to you. Please do not send cash.

Change of address

If you need to change your address, please visit your local Truist branch or call Truist Contact Center at 1-844-4TRUIST (1-844-487-8478).

How to Reconcile Your Account		Outstanding Checks and Other Debits (Section A)			
1. List the new balance of your account from your latest statement here:		Date/Check #	Amount	Date/Check #	Amount
2. Record any outstanding debits (checks, check card purchases, ATM withdrawals, electronic transactions, etc.) in section A. Record the transaction date, the check number or type of debit and the debit amount. Add up all of the debits, and enter the sum here:					
3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

For more information, please contact your local Truist branch, visit [Truist.com](https://www.truist.com) or contact us at 1-844-4TRUIST (1-844-487-8478). MEMBER FDIC



889-01-01-20 20870 0 C 001 29 S 66 002
K W RESORT UTILITIES CORPORATION
ESCROW DEPOSITS ACCT
6630 FRONT ST
KEY WEST FL 33040-6050

Your account statement

For 07/31/2024

Contact us



Truist.com



(844) 4TRUIST or
(844) 487-8478

■ BUSINESS VALUE 200 CHECKING [REDACTED] 761

Account summary

Your previous balance as of 06/28/2024	\$18,026.85
Checks	- 0.00
Other withdrawals, debits and service charges	- 0.00
Deposits, credits and interest	+ 0.00
Your new balance as of 07/31/2024	= \$18,026.85



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3. Subtract the amount in Line 2 above from the amount in Line 1 above and enter the total here:					
4. Record any outstanding credits in section B. Record the transaction date, credit type and the credit amount. Add up all of the credits and enter the sum here:					
5. Add the amount in Line 4 to the amount in Line 3 to find your balance. Enter the sum here. This amount should match the balance in your register.					
		Outstanding Deposits and Other Credits (Section B)			
		Date/Type	Amount	Date/Type	Amount

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